The Analysis of the Relationship between Modern Banking Technologies and Reduction of Staff Job Exhaustion

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ABSTRACT

This article aims to investigate the analysis of the relationship between new banking technologies and reduction of staff exhaustion. It is carried out by the use of conceptual block model which includes staff exhaustion such as emotional exhaustion, depersonalization, and individual performance and also the necessary data is gathered by questionnaire. There are 800 people as the population to be studied in this study that 260 are selected by the researcher in order to investigate. SPSS software is used to analyze the gathered data and also t-test and correlation coefficient is applied to discuss them. The results of the t-test showed that there is a significant relationship between the information technology and job exhaustion and subsidiary hypothesis were confirmed. At the end of the research, in addition to present the findings and discussed data, suggestions of future applications are presented.

KEY WORDS : Banking modern, job exhaustion, emotional exhaustion.

INTRODUCTION

Various analyses conducted regarding job exhaustion reveals that the degree of individuals' exhaustion is different in the same working conditions (Gloss and et.al., 1993). Actually, job exhaustion is a syndrome which emerges by the interaction of various personal, interpersonal, environmental and job factors (Atkinson, 2000). Exhaustion syndrome disadvantages include: individuals 'loss of physical and mental health, (Cliffder and et.al. 2001, Mazlak and et.al. 1993, Belani, Ferlani, and Jenchi, 1996), absence from work, career change (Mazlak and et.al. 1993), drop in the presented service quality and satisfaction reduction of individuals receiving services (Schmidts and et.al. 2000). Each job is stressful but some jobs are associated with more stress which is due to that task or the kind of related duties and responsibilities. Human services jobs are such kinds of jobs that cause much stress. Banking professional is often considered as a stressful profession that includes a high degree of employee relocation and conversion and outpatient mental health counseling. Banking profession is capable of coping with stress because of its special nature.
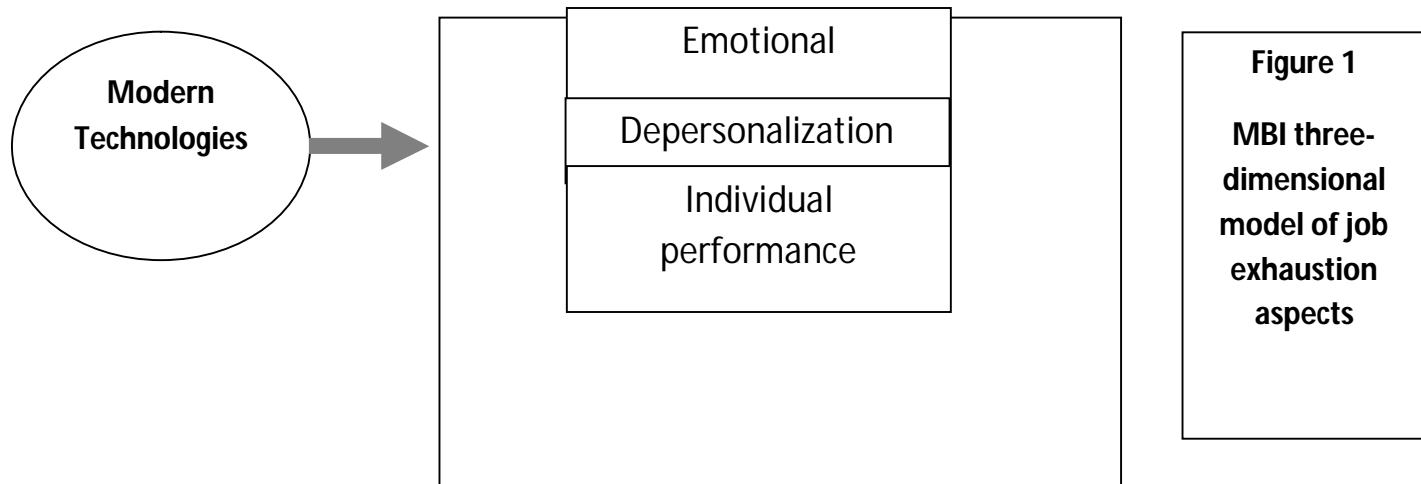
There are many stressful factors in this job that leave many effects on the staff which leads to putting them under pressure and finally making their health in danger. This article studies the relationship between new banking technologies and reduction of staff exhaustion among Tejarat bank branches in Mazandaran province in order to be a step in helping them deal better with job stress and reduce probable job exhaustion so that it can improve the quality of banking profession.

Conceptual Model

Block (1978) and Burger (1982) presented job exhaustion symptoms according to three groups: emotional symptoms, physical symptoms and behavioral symptoms. Accordingly, conceptual model has been considered in the following figure. The dependent element is recognized and introduced as the components of human resources exhaustion which are: emotional exhaustion, depersonalization, and individual performance. Here is the conceptual model according to its subject and dependents:

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Figure 1: Components of staff job exhaustion

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│   Modern     │          │            Emotional                 │   │    Figure 1     │
│ Technologies │  ───────▶│        Depersonalization             │   │   MBI three-    │
│              │          │          Individual                  │   │   dimensional   │
└──────────────┘          │          performance                 │   │   model of job  │
                          │                                      │   │   exhaustion    │
                          │                                      │   │     aspects     │
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Statement of the Problem

In the present age, human factor is considered as the as the key and most critical organizational element and most new organization theories and management have pointed to this important factor. Nowadays, this fact is sensible and clear that each person in an organizational process should be in his/her real position according to his/her capabilities and actual abilities. Therefore, establishing a proper management system in an organization and creating basic facilities for managers to use logical tools in order to control task's quantity and quality in different fields is one of the main issues in managing every organization which is discussed as the foundation and basis of the task (Alavi, 2008).

Information technology is recognized as the technological aspect of a system which contains hardware, databases, software, network and other electronic tools. Information technology can be regarded as a subset of the information system. Despite this, sometimes the phrase "information technology" is used instead of "information system" (Turban, 2006). In the recent decades, information technology based on the knowledge, human rationalism, and his ideas has been specially attended in order to utilize the idea, assign repetitive and non-creative tasks to machine and also to increase the efficiency and releasing human skills. Information technology which is produced through the crosses of electronic, data processing and Communications – Telecommunications, leads to removing the distances, putting together computers, users and also making mechanized the communication systems and increasing transferred capacities. This issue provided decentralization, superhighway, and the increase of the speed and quality of decision- making and an efficient management. Applying information technology in organizations, promises fundamental changes in all fields.

Doubtlessly, most jobs are stressful but an organization staff knows how to cope with such matters and be immunized from its disadvantages. But some people always feel the stress which is due to their intolerability against stressful elements and their weak confrontation ability. Constant feeling of pressure creates damage-causing effects which are mentioned as job exhaustion (Brnatbvrnvt syndrome Syndrm). Since banking profession is among the professions which are directly related to human services, the person is confronted with different levels of people and special problems in a stressful environment which exposes him/her to the risk of this syndrome. With regard to these issues, in this research we try to investigate relationship between new banking technologies (on the basis of information technology), and reduction of staff exhaustion among Tejarat bank branches in Mazandaran province.

METHODOLOGY

The general goal of this article is familiarizing the relationship between modern banking technologies and the reduction of staff job exhaustion which are among the following special goals: 1) Becoming familiar with the relationship of modern banking technologies and the reduction of bank clerks' emotional exhaustion. 2) Becoming familiar with the relationship of modern banking technologies and the reduction of bank clerks' depersonalization. 3) Becoming familiar with the relationship of modern banking technologies and the increase of bank clerks' individual performance. Its hypotheses are: there is a significant relationship between modern banking technologies and the reduction of Tejarat bank staff job exhaustion in Mazandaran province. It subsumes the following subsidiary hypotheses: 1) there is a significant relationship between modern banking technologies and the reduction of bank

clerks' emotional exhaustion. 2) There is a significant relationship between modern banking technologies and the reduction of bank clerks' depersonalization. 3) There is a significant relationship between modern banking technologies and the increase of bank clerks' individual performance. The statistical population of this research is as follows: higher-educated Tejarat bank staff in Mazandaran province (N=800) and the studied sample is N=260. Questionnaire statements which were used in this study are classified into three groups: 14 categories related to depersonalization, 9 categories related to emotional exhaustion, and 8 categories related to individual performance.

Table 1: Depersonalization Questionnaire

Number	Questions	Number of Questions
1	Reduce Exhaustion	1
2	Reduce Apathy	2
3	Reduce Pessimism	3
4	Optimism increase	4
5	Reduce irritability	5
6	staff politeness increase	6
7	Modesty increase	7
8	Intimacy increase	8
9	Reduce distress	9
10	Reduce frustration	10
11	Staff stress	11
12	Staff conflict	12
13	Reduce restlessness	13
14	Reduce anger	14

Table 2: Emotional Exhaustion Questionnaire

Number	Questions	Number of Questions
1	Loss of appetite	15
2	Reduce headache	16
3	Reduce alienation	17
4	Reduce the imbalance	18
5	Reduce feelings of helplessness	19
6	Reduction in emotional exhaustion	20
7	Reduction of physical discomfort	21
8	Reduce sleepiness	22
9	accuracy working increase	23

Table 3: Individual Performance Questionnaire

Number	Questions	Number of Questions
1	Job loss	24
2	Reduce absenteeism	25
3	Reduce leaving the job	26
4	To address client	27
5	Reduce employee theft	28
6	The ethical dimensions increase	29
7	Reduce sleepiness	30
8		

The gathered data related to the first hypothesis (there is a significant relationship between modern banking technologies and the reduction of Tejarat bank clerks' depersonalization in Mazandaran Province) are as follows:

Table 4: Descriptive Statistics Related to Depersonalization

	N	Mean	Std. Deviation	Std. Error Mean
Depersonalization	260	3.3299	.86891	.05389

As can be seen in the above table, the observed mean, 3.3299, is more than theoretical mean 3 which demonstrates participants' positive attitudes descriptively towards the research hypothesis. Subsequently, t-test will be used in order to generalize the participants' attitudes to the whole statistical population and according to the one-sample t-test, the related coefficients are reflected in table 5:

Table 5: T-test

	Test Value=3		
	t	df	Sig. (1-tailed)
Depersonalization	6.123	259	.000

Table 5 reveals that the observed t-value, 6.123, is more than the critical value, 1.64, in ά=0.05. Consequently, the null hypothesis is rejected and alternative hypothesis is confirmed, it means that there is a significant relationship between modern banking technologies and the reduction of Tejarat bank clerks' depersonalization in Mazandaran Province.

The gathered data related to the second hypothesis (there is a significant relationship between modern banking technologies and the reduction of Tejarat bank clerks' emotional exhaustion in Mazandaran Province) are as follows:

Table 6: Descriptive Statistics Related to Emotional Exhaustion

	N	Mean	Std. Deviation
Emotional Exhaustion	260	3.2250	.84991

As can be seen in the above table, the observed mean, 3.3225, is more than theoretical mean 3 which demonstrates the participants' positive attitudes descriptively towards the research hypothesis. As follows, t-test will be used in order to generalize the participants' attitudes to the whole statistical population and according to the one-sample t-test, the related coefficients are reflected in table 7:

Table 7: t-test

	Test Value=3		
	t	df	Sig. (1-tailed)
Emotional exhaustion	4.269	259	.000

It is shown in table 7 that the observed t-value, 4.269, is more than the critical value, 1.64, in ά=0.05. Consequently, the null hypothesis is rejected and alternative is confirmed, it means that there is a significant relationship between modern banking technologies and Tejarat bank clerks' emotional exhaustion in Mazandaran Province.

The gathered data related to the third hypothesis (there is a significant relationship between modern banking technologies and the improvement of Tejarat bank clerks' individual performance in Mazandaran Province) are as follows:

Table 8: Descriptive Statistics Related to the Individual Performance

	N	Mean	Std. Deviation
Individual Performance	260	3.5188	.81221

As can be seen in the above table, the observed mean, 3.5188, is more than theoretical mean 3 which demonstrates the participants' positive attitudes descriptively towards the research hypothesis. As follows, t-test will be used in order to generalize the participants' attitudes to the whole statistical population and according to one-sample t-test, the related coefficients are reflected in table 9:

Table 9: t-test

	Test Value=3		
	t	df	Sig. (1-tailed)
Individual performance	10.300	259	.000

As it is demonstrated in table 9, since the observed t-value, 10.3, is more than the critical value, 1.64, in ά=0.05, the null hypothesis is rejected and the alternative hypothesis is confirmed, it means that there is a significant relationship between modern banking technologies and the improvement of Tejarat bank clerks' individual performance in Mazandaran Province.

The gathered data related to the main hypothesis (there is a significant relationship between modern banking technologies and the reduction of Tejarat bank staff job exhaustion in Mazandaran province) are as follows:

Table 10: Variable Description

	N	Mean	Std. Deviation
Job Exhaustion	260	3.668	.79214

As can be seen in the above table, the observed mean, 3.668, is more than theoretical mean 3 which demonstrates the participants' positive attitudes descriptively towards the research hypothesis. As follows, t-test will be used in order to generalize the participants' attitudes to the whole statistical population and according to one-sample t-test, the related coefficients are reflected in table 11:

Table 11: t-test

	Test Value=3		
	t	df	Sig. (1-tailed)
Job Exhaustion	7.467	259	.000

As it is demonstrated in table 11, since the observed t-value, 7.467, is more than the critical value, 1.64, in ά=0.05, the null hypothesis is rejected and the alternative hypothesis is confirmed, it means that there is a significant relationship between modern banking technologies and the improvement of Tejarat bank clerks' job exhaustion in Mazandaran Province.

Conclusion

The obtained findings from the first hypothesis reveal that the observed mean, 3.3299, is more than theoretical mean 3 which demonstrates the participants' positive attitudes descriptively towards the research hypothesis. And since the observed t-value, 6.123, is more than the critical value, 1.64, in ά=0.05, it can be concluded that there is a significant relationship between modern banking technologies and the reduction of Tejarat bank clerks' depersonalization in Mazandaran Province.

The results gained from the second hypothesis show that the observed mean, 3.3225, is more than theoretical mean 3 which demonstrates the participants' positive attitudes descriptively towards the research hypothesis. As follows, t-test will be used in order to generalize the participants' attitudes to the whole statistical population. Since the observed t-value, 4.269, is more than the critical value, 1.64, in ά=0.05, the null hypothesis is rejected and the alternative hypothesis is confirmed, it means that there is a significant relationship between modern banking technologies and Tejarat bank staff job emotional exhaustion in Mazandaran province.

The obtained findings from the third hypothesis reveal that the observed mean, 3.5188, is more than theoretical mean 3 which demonstrates the participants' positive attitudes descriptively towards the research hypothesis. On the other hand, the observed t-value, 10.3, is more than the critical value, 1.64, in ά=0.05, so the null hypothesis is rejected and the alternative hypothesis is confirmed, and it can be concluded that there is a significant relationship between modern banking technologies and the improvement of Tejarat bank clerks' individual performance in Mazandaran Province.

Finally, the observed mean of the main hypothesis, 3.3668, is more than theoretical mean 3 which demonstrates the participants' positive attitudes descriptively towards the research hypothesis. Since the observed t-value, 7.467, is more than the critical value, 1.64, in ά=0.05, the null hypothesis is rejected and the alternative hypothesis is confirmed, it means that there is a significant relationship between modern banking technologies and the reduction of Tejarat bank staff job exhaustion in Mazandaran province.

Suggestions
1) Since information technology is effective on the reduction of depersonalization, it is required that bank managers inform the staff of the advantages of information technology.
2) Given that information technology is important in the prevention of job exhaustion (emotional exhaustion), it is required that bank managers provide the staff with new sources and continuing education courses and present the customers with necessary information in order to use electronic banking.
3) According to the effect of information technology on the improvement of individual performance, it is required that bank managers provide the staff with modern software and hardware facilities in order to use them properly.

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